

In re:  
Brian Lyons  
Debtor

Case No. 23-11182-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: May 25, 2023

Form ID: 309I

Total Noticed: 19

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2023:**

Recip ID	Recipient Name and Address
db	+ Brian Lyons, 2491 Dragon Circle, Norristown, PA 19403-5104
14776328	+ David B. Spitofsky, Esquire, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401-4807
14776335	Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: spitofskybk@verizon.net	May 26 2023 01:12:00	DAVID B. SPITOFSKY, Law Office of David B. Spitofsky, 516 Swede Street, Norristown, PA 19401
tr	Email/Text: Info@ReadingCh13.com	May 26 2023 01:12:00	SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606
smg	Email/Text: megan.harper@phila.gov	May 26 2023 01:12:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 26 2023 05:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVBCICNOTICE1@state.pa.us	May 26 2023 01:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 26 2023 01:12:00	United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14776331	+ EDI: GMACFS.COM	May 26 2023 05:07:00	Ally Financial, Inc, Attn: Bankruptcy, 500 Woodard Avenue, Detroit, MI 48226-3416
14776332	+ Email/Text: membersolutions@ardentcu.org	May 26 2023 01:12:00	Ardent Federal Credit Union, 200 N. 16th Street, Philadelphia, PA 19102-1225
14776333	+ EDI: CAPONEAUTO.COM	May 26 2023 05:07:00	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
14776334	+ EDI: CRFRSTNA.COM	May 26 2023 05:07:00	Credit First National Association, Attn: Bankruptcy, P.O. Box 81315, Cleveland, OH 44181-0315
14776330	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	May 26 2023 01:12:00	Frederic J. Baker, Esquire, Assistant United States Trustee, Robert NC Nix, Sr. Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202
14776335	^ MEBN	May 26 2023 01:08:21	Hayt, Hayt & Landau, LLC, Two Industrial Way West, P.O. Box 500, Eatontown, NJ 07724-0500

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14776336	^ MEBN		May 26 2023 01:08:12	KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
14776337	+ Email/Text: SERVICINGMAILHUB@flagstar.com		May 26 2023 01:12:00	Lakeview Loan Servicing, LLC, 5151 Corporate Drive, Troy, MI 48098-2639
14776338	+ Email/Text: bankruptcydpt@mcmcg.com		May 26 2023 01:12:00	Midland Credit Management, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
14776339	+ Email/Text: bankruptcydpt@mcmcg.com		May 26 2023 01:12:00	Midland Funding, LLC, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
14783472	Email/Text: EDBKNotices@ecmc.org		May 26 2023 01:12:00	U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448
14776340	+ Email/Text: ECMCBKNotices@ecmc.org		May 26 2023 01:12:00	U.S. Department of Education, ECMC/Attn: Bankruptcy, P.O. Box 16408, Saint Paul, MN 55116-0408

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14776329	*+	Brian Lyons, 2491 Dragon Circle, Norristown, PA 19403-5104

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 27, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2023 at the address(es) listed below:

Name	Email Address
DAVID B. SPITOFSKY	on behalf of Debtor Brian Lyons spitofskybk@verizon.net spitofskylaw@verizon.net;spitofsky.davidb.r12243@notify.bestcase.com
MARK A. CRONIN	on behalf of Creditor FORECLOSE IN THE NAME OF LAKEVIEW LOAN SERVICING LLC WHETHER THE FORECLOSURE IS JUDICIAL OR NONJUDICIAL. bkgroup@kmllawgroup.com
MARK A. CRONIN	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmllawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1:	Brian Lyons	Social Security number or ITIN: xxx-xx-3266
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN: _____
United States Bankruptcy Court:	Eastern District of Pennsylvania	EIN: _____
Case number:	23-11182-amc	Date case filed for chapter: 13    4/25/23

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Brian Lyons	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2491 Dragon Circle Norristown, PA 19403	
<b>4. Debtor's attorney</b> Name and address	DAVID B. SPITOFSKY Law Office of David B. Spitofsky 516 Swede Street Norristown, PA 19401	Contact phone (610) 272-4555  Email: <a href="mailto:sipotofskybk@verizon.net">sipotofskybk@verizon.net</a>
<b>5. Bankruptcy trustee</b> Name and address	SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313  Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office -- 9:00 A.M. to 4:00 P.M.; Reading Office -- 9:00 A.M. to 4:00 P.M.  Contact phone (215)408-2800  Date: 5/25/23

**For more information, see page 2**

Debtor Brian Lyons

Case number 23-11182-amc

<b>7. Meeting of creditors</b>	<b>July 7, 2023 at 10:00 AM</b>	<b>Location:</b> The Mtg of Creditors will be conducted, via video conference. All interested, parties shall contact the Trustee, for connection details.
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 9/5/23</b> <b>Filing deadline: 7/4/23</b> <b>Filing deadline: 10/22/23</b>
	<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$1649.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>8/23/23 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107</b>	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	